

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Samantha Marie Gaffey
fka Samantha Marie Roberts
Debtor(s)

Bankruptcy Case No.: 17-22760-CMB

Chapter: 13
Docket No.: 57 – 56

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 26th of August, 2020, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 10/13/20.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **10/28/20 at 11:00 AM in Telephone Conference** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **10/13/20**.

Carlota M. Bohm
United States Bankruptcy Judge

cm: **All Parties**

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Samantha Marie Gaffey
 Debtor

Case No. 17-22760-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 408

Page 1 of 3
 Total Noticed: 77

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db
 cr
 14654500 +Samantha Marie Gaffey, 824 Narrows Road, East Millsboro, PA 15433-1257
 14654503 +Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department,
 1544 Old Alabama Road, Roswell, GA 30076-2102
 14654504 +Alltranfinancial Fka Unitedrec, 5800 N Course Dr, Houston TX 77072-1613
 14654505 +Asset Recovery Solutions, 2200 E Devon Ave, Des Plaines IL 60018-4501
 14654506 Asst Recovery Solutions, 2200 E Devon Ave Ste 200d, Des Plaines IL 60018
 14654507 +Atlantic Credit Finance, 2727 Franklin Road, Roanoke VA 24014-1011
 14654508 Barclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803
 14654513 Best Buy/cbna, PO Box 6497, Sioux Falls SD 57117-6497
 14654518 +Carol Wright/dr Leonard/dm Ser, 100 Nixon Ln, Edison NJ 08837-3804
 14680113 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
 14654517 Credit First Na/firestone, PO Box 81083, Cleveland OH 44181
 14654518 Credit First National Assoc, PO Box 81315, Cleveland OH 44181-0315
 14654524 +Ecs/ Credit Basics, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199
 14654525 +Ecs/right Offer Marketplace, 475 Anton Blvd, Costa Mesa CA 92626-7037
 14654529 Firestone, PO Box 81307, Bk 14, Cleveland OH 44181-0307
 14654530 +Firstsource Advantage Llc, 205 Bryant Woods South, Amherst NY 14228-3609
 14654531 +Fiservcheckfree Corp, 6000 Perimeter Dr, Dublin OH 43017-3233
 14912270 +Freedom Mortgage Corporation, 10500 Kincaid Blvd, Fishers, IN 46037-9764
 14654534 +I C System Inc, PO Box 64378, Saint Paul MN 55164-0378
 14654537 +Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco CA 94105-2706
 14654538 LoanCare Servicing Center, 3637 Sentara Way, Virginia Beach VA 23452-4262
 14654542 +Midland Funding Llc, Daniel J Santucci, 1333 Race St, Philadelphia PA 19107-1556
 14654541 +Midland Funding Llc, 1 International Plaza 5th Floor, Philadelphia PA 19113-1510
 14654543 +Northland Group, Inc, 7831 Glen Roy Road, Edina MN 55439-3133
 14654544 +Northstar Prim Cred Crds, 4285 Genesee Street, Creetowaga NY 14225-1943
 14724082 +Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 14654561 +Tu Interactivecap 1, 100 Cross St, Ste 202, San Luis Obispo CA 93401-7570
 14656239 +Velocity Investments, LLC, c/o Machol and Johannes, LLC, 700 17th Street Suite 200,
 Denver, CO 80202-3558
 14654564 +Webcollex Llc, 505 Independence Parkway, Chesapeake VA 23320-5178

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 14654499 +E-mail/Text: bncmail@w-legal.com Aug 27 2020 05:02:44 Synchrony,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 14654501 E-mail/Text: mtamsett@adminrecovery.com Aug 27 2020 05:03:11 Admin Recovery LLC,
 9159 Main St, Clarence NY 14031
 14654501 +E-mail/Text: legal@arsnational.com Aug 27 2020 05:01:06 Ars National, 201 West Grand,
 Escondido CA 92025-2603
 14654502 +E-mail/Text: legal@arsnational.com Aug 27 2020 05:01:06 Ars National Services,
 PO Box 463023, Escondido CA 92046-3023
 14654508 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:06:20 Bill Me Later Inc,
 9690 Deereco Rd, 7th Floor, Timonium MD 21093-6991
 14654509 +E-mail/Text: cms-bk@cms-collect.com Aug 27 2020 05:01:05 Capital Management Svc,
 698 S Ogden St, Buffalo NY 14206-2317
 14654512 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:05:42 Capital One,
 PO Box 30281, Salt Lake City UT 84130-0281
 14654511 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:04:39 Capital One,
 PO Box 30253, Salt Lake City UT 84130-0253
 14654510 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:06:37 Capital One,
 PO Box 30285, Salt Lake City UT 84130-0285
 14684078 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:05:42
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14654514 +E-mail/Text: CBCSMail@CBCSNational.com Aug 27 2020 05:02:19 Cbc Collections,
 250 E Town St, Columbus OH 43215-4631
 14654515 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 27 2020 05:03:04 Cbe Group,
 1309 Technology Parkway, Cedar Falls IA 50613-6976
 14723972 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:11
 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,
 Seattle, WA 98121-3132
 14654519 +E-mail/PDF: creditonebknottifications@resurgent.com Aug 27 2020 05:05:48 Credit One Bank,
 PO Box 98873, Las Vegas NV 89193-8873
 14654520 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Bank,
 6500 New Albany Road, Cma-new Albany Enter, New Albany OH 43054
 14654521 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Bank, PO Box 15316,
 Wilmington DE 19850-5316
 14654522 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Financial Services,
 PO Box 15316, Wilmington DE 19850
 14654523 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Fincl Svc Llc,
 2500 Lake Cook Road, Riverwoods IL 60015-3851
 14656132 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14654526 +E-mail/Text: bknotice@ercbpo.com Aug 27 2020 05:02:35 Enhanced Recovery,
 8014 Bayberry Road, Jacksonville FL 32256-7412

District/off: 0315-2

User: gamr
Form ID: 408

Page 2 of 3
Total Noticed: 77

Date Rcvd: Aug 26, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14654527 +E-mail/Text: data_processing@fin-rec.com Aug 27 2020 05:01:05 Financial Rec Services,
PO Box 385908, Minneapolis MN 55438-5908
14654528 E-mail/Text: bnc-bluestem@quantum3group.com Aug 27 2020 05:03:20 Fingerhut/webbank,
6250 Ridgewood Rd, Saint Cloud MN 56303-0820
14654533 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 27 2020 05:03:20 Gettington,
6250 Ridgewood Road, Saint Cloud MN 56303-0820
14654535 +E-mail/Text: BKRMailOPS@weltman.com Aug 27 2020 05:01:06 Kay Jewelers, 375 Ghent Rd,
Fairlawn OH 44333-4600
14654536 E-mail/Text: bk@lendingclub.com Aug 27 2020 05:03:12 Lending Club Corporation,
71 Stevenson St Ste 300, San Francisco CA 94105-2985
14711855 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 27 2020 05:02:17 MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011
14654539 +E-mail/Text: bknotices@mbandw.com Aug 27 2020 05:03:05 Mccarthy Burgess W,
26000 Cannon Rd, Cleveland OH 44146-1807
14654540 E-mail/Text: bankruptcydpt@mcmcg.com Aug 27 2020 05:02:17 Midland Credit Management Inc,
2365 Northside Dr 300, San Diego CA 92108-2709
14654545 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 27 2020 05:04:49
Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste 100,
Norfolk VA 23502-4962
14700790 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:46
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14654546 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 27 2020 05:04:46
Portfolio Recovery Association, Riverside Commerce Center, 140 Corporate Blvd,
Norfolk VA 23502-4962
14654695 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 27 2020 05:04:46
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14654548 E-mail/Text: bankruptcy@prosper.com Aug 27 2020 05:03:16 Prosper Marketplace Inc,
221 Main St Ste 300, San Francisco CA 94105-1909
14654547 +E-mail/Text: bankruptcy@prosper.com Aug 27 2020 05:03:16 Prosper Marketplace Inc,
101 2nd St Floor 15, San Francisco CA 94105-3672
14654549 +E-mail/Text: bk@rgsfinancial.com Aug 27 2020 05:00:33 Rgs Financial Inc,
1700 Jay Ell Dr Ste 200, Ricardson TX 75081-6788
15021372 +E-mail/Text: bncmail@w-legal.com Aug 27 2020 05:02:44 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14654550 +E-mail/Text: bankruptcy@sccompanies.com Aug 27 2020 05:03:54 Swiss Colony/credit Department,
1112 7th Ave, Monroe WI 53566-1364
14654551 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:05:27 Synch/amazon, PO Box 965015,
Orlando FL 32896-5015
14654552 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:04:24 Synch/amazon Plcc,
PO Box 965036, Orlando FL 32896-5036
14654553 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:06:20 Synch/care Credit,
PO Box 965036, Orlando FL 32896-5036
14654554 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:06:20 Synch/jc Penneys, PO Box 965036,
Orlando FL 32896-5036
14654555 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:05:25 Synch/lowes, PO Box 965036,
Orlando FL 32896-5036
14654557 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:05:26 Synch/paypalsmartconn,
PO Box 965005, Orlando FL 32896-5005
14654556 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:05:25 Synch/paypalsmartconn,
PO Box 965036, Orlando FL 32896-5036
14654558 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:05:25 Synch/walmart, PO Box 965036,
Orlando FL 32896-5036
14654559 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:05:25 Synchrony Bank Walmart,
PO Box 965024, Orlando FL 32896-5024
14654560 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2020 05:06:16 T-mobile,
12920 Se 38th St, Bellevue WA 98006
14654562 +E-mail/Text: bnc@alltran.com Aug 27 2020 05:00:53 Unit Recovery Systems, 5800 N Course Dr,
Houston TX 77072-1613

TOTAL: 48

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Freedom Mortgage
cr Stearns Lending, LLC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14654516 ##+Cic Experian Consumer Se, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199
14654532 ##++++GALAXY ASSET MANAGEMENT, 3715 NORTHSIDE PKWY NW BLDG 300-300, ATLANTA GA 30327-2847
(address filed with court: Galaxy Asset Management, 3715 Northside Parkway Nw, Ste 3-300,
Atlanta GA 30327)
14654563 ##+Velocity Portfolio Group, 1800 Route 34n, Suite 404a, Wall NJ 07719-9147
TOTALS: 2, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0315-2

User: gamr
Form ID: 408

Page 3 of 3
Total Noticed: 77

Date Rcvd: Aug 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

Brandon Russell Keller on behalf of Debtor Samantha Marie Gaffey info@kellerlawpgh.com
Celine P. DerKrikorian on behalf of Creditor Stearns Lending, LLC ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Freedom Mortgage bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6